



United States Fish & Wildlife Service

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11/12/2002

Memorandum

From AD-Budg, Planning & Hum Res
Subject Federal Employees Health Benefits Open Season

The Federal Employees Health Benefits (FEHB) Open Season will commence November 11, 2002, and run through December 9, 2002. The open season will:

- Afford employees who previously declined FEHB election an opportunity to participate.
- Give enrolled employees the opportunity to change health plans or enrollment coverage, and
- Offer employees the option to waive premium conversion. (Premium conversion is a "pre-tax" arrangement. This means the part of your salary paid for health insurance premiums will become non-taxable. It is a savings on Federal income tax and FICA taxes (Social Security and Medicare taxes). In most cases, you'll also save on state income tax and local income tax).

FEHB Plans Open Season Changes. Employees enrolled in FEHB plans can expect to see an increase in the employee's share of the FEHB cost and the level of coverage may be affected as well. However, a number of other significant changes will occur in several of the FEHB plans and this information is provided in the [Attachment](#). Please review the [Attachment](#) for detailed information regarding the following significant changes:

- Plans dropping out of the FEHB program
- New plans entering the program
- Plans reducing their service areas by terminating an enrollment code
- Plans reducing their service areas without terminating an enrollment code
- Plans splitting a service area
- Plans expanding their service area without new enrollment codes
- Plans adding an option

How to Enroll or Make an Enrollment Change During Open Season. Employees must use Employee Express to enroll or make enrollment changes during open season. Employee Express is available at kiosks at certain locations or by calling (800) 827-6254 or via the internet at <http://www.employeeexpress.gov>. The following actions can only be made during FEHB open season via Employee Express:

Enroll in any health benefit plan for which you are eligible

- Enroll in any health benefit plan for which you are eligible
- Cancel your enrollment
- Change from one health plan to another
- Change your coverage (Self Only or Family)
- Participate/Waive Premium Conversion

Under family coverage, you can enter up to five additional family members. If you need to enroll more than five family members, excluding yourself, please submit an [SF-2809 \(Employee Health Benefits Election Form\)](#) to the

Headquarters Human Resources (HQHR) Office.

Note: Employee Express will be available to accept FEHB open season changes beginning November 11, 2002 through December 9, 2002.

Effective Date of Coverage. All open season changes will be effective on January 12, 2003.

Current Enrollment. Employees who are not affected by FEHB Open Season changes and wish to continue coverage in their current plan need not take any action. However, employees are encouraged to review their current plan for changes in biweekly deductions and coverage.

FEHB Brochures and Guides. Due to availability of brochures on OPM's website, only a limited number will be available in HQHR, Room 308, WEBB Building. You are strongly encouraged to download and review the brochure(s) of your choice for detailed information on cost and coverage of FEHB participating plans.

The Office of Personnel Management's 2003 Open Season website (<http://www.opm.gov/insure/health>) is now accessible. The 2003 FEHB Guides and health plan brochures are available in PDF format for downloading and printing, as well as text version suitable for the visually impaired.

Please contact HQHR at (703) 358-1743 if you have any questions.

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